

Certificate Number: 15317-NJ-DE-036493770

Bankruptcy Case Number: 19-19513



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 22, 2022, at 5:15 o'clock AM PDT, John P O'grady completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 22, 2022 By: /s/Madelyn Kotb

Name: Madelyn Kotb

Title: Counselor